<u>**AMENDMENTS TO THE CLAIMS**</u>

<u>**In the Claims**</u>:

The following listing of claims replaces all prior versions and listings of claims in the application.

<u>**Listing of Claims**</u>:

1. (Currently amended) A loan system of a financial institution for processing loans for repayment of credit accounts of multiple agents who have purchased products on credit based on collateral offered to a supplier, comprising:

an account opening unit for receiving information required for opening an ordinary account and a loan account of each agent and an ordinary account of the supplier, and for opening accounts corresponding to the received information, wherein a withdrawal transfer to the ordinary account of the supplier is the only withdrawal allowed from the loan account of the agent, and wherein the loan account of the agent is opened by a request of the agent;

a collateral information receiver unit for receiving information on the appraised value for each agent's collateral offered to the supplier, from a supplier's collecting system;

an ordinary account transfer unit for transferring money from the ordinary account of each agent to the supplier's ordinary account according to money transfer information transferred from agent terminals; and

a loan account transfer unit for transferring loans <u>from the loan account of each agent</u> only to the ordinary account of the supplier according to the loan request information transferred from a corresponding agent terminal, wherein each loan that is generated <u>in the loan account of each agent</u> corresponds to a credit account that has not been repaid and is processed within the limit of a corresponding collateral offered to the supplier by the agent.

2. (Original) The loan system of a financial institution according to claim 1, further comprising a deposit/withdrawal information transmitter unit for transmitting deposit/withdrawal information to the supplier's collecting system in real-time whenever money is deposited into/withdrawn from an agent's loan account.

3. (Original) The loan system of a financial institution according to claim 1, wherein each agent's ordinary account and loan account are one and the same account.

4. (Original) The loan system of a financial institution according to claim 1, wherein at least one of the agent terminals is a mobile terminal.

5. (Currently amended) A financial institution's loan method for processing loans for repayment of credit accounts of multiple agents who have purchased products on credit based on collateral offered to a supplier, comprising the steps of:

(a) receiving information required for opening an ordinary account and a loan account of each agent and an ordinary account of the supplier, and opening accounts corresponding the information, wherein a withdrawal transfer to the ordinary account of the supplier is the only withdrawal allowed from the loan account of the agent, and wherein the loan account of the agent is opened by a request of the agent;

(b) receiving information on the appraised value for the agent's collateral offered to the supplier, from a supplier;

(c) transferring money from the ordinary account of each agent to the supplier's ordinary account according to money transfer information from agent terminals; and

(d) transferring loans from the loan account of each agent only to the ordinary account of the supplier according to the loan request information transferred from a corresponding agent terminal, wherein each loan that is generated in the loan account of each agent corresponds to a credit account that has not been repaid and is processed within the limit of a corresponding collateral offered to the supplier by the agent, if the credit accounts are not fully repaid in step (c).

6. (Original) The financial institution's loan method according to claim 5, further comprising the step of (e) transmitting deposit/withdrawal information to the supplier in real-time whenever money is deposited into/withdrawn from an agent's loan account.

7. (Original) The financial institution's loan method according to claim 5, wherein in step (a), each agent's ordinary account and loan account are one and the same account.

8. (Currently amended) A computer readable recording medium having a financial institution's loan program for processing loans for repayment of credit accounts of multiple agents who have purchased products on credit based on collateral offered to a supplier, the program executing the steps of:

(a) receiving information required for opening an ordinary account and a loan account of each agent and an ordinary account of the supplier, and opening accounts corresponding the information, wherein a withdrawal transfer to the ordinary account of the supplier is the only withdrawal allowed from the loan account of the agent, and wherein the loan account of the agent is opened by a request of the agent;

(b) receiving information on the appraised value for the agent's collateral offered to the supplier, from a supplier;

(c) transferring money from the ordinary account of each agent to the supplier's ordinary account according to money transfer information from agent terminals; and

(d) transferring loans from the loan account of each agent only to the ordinary account of the supplier according to the loan request information transferred from a corresponding agent terminal, wherein each loan that is generated in the loan account of each agent corresponds to a credit account that has not been repaid and is processed within the limit of a corresponding collateral offered to the supplier by the agent, if the credit accounts are not fully repaid in step (c).

9. (Original) The computer readable recording medium according to claim 8, wherein in step (a), each agent's ordinary account and loan account are one and the same account.